

What's the aim of the Ethical Cautious Plan and who is it for?

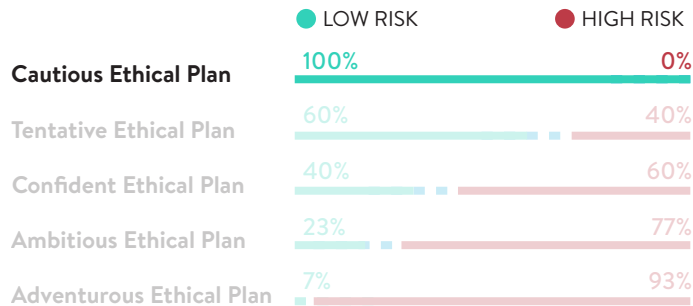
The aim of our Ethical Cautious Plan is to achieve returns level with the Bank of England base rate (before fees), while also aiming to avoid investments in harmful activities such as tobacco, gambling, weapons and adult entertainment. This Plan is suitable for risk-conscious investors whose focus is on stable returns across different market environments.

They are still open to taking on small amounts of risk, but their focus is more on preserving their money and preventing losses, rather than making large gains. While investing should always be part of a long-term strategy (5+ years), this Plan could be considered for a shorter time horizon, as the large proportion of cash equivalent assets should protect from market drops (although this is not guaranteed).

Investing always involves some level of risk, and up-and-down movements in value are to be expected. With the Cautious Plan, our aim is to limit the extent of these movements, but there is still a risk you may get back less than invested. Money can be withdrawn at any time.

What makes the Ethical Cautious Plan different?

The example below shows a typical mix of investments for an Ethical Cautious Plan. It can hold between 70% and 90% in Cash and Cash Equivalents (Money Market Funds), with the remainder in low-risk investments (Short Duration Corporate Bonds).



The chart above shows the range for the Cautious Plan, which will always be invested in 100% of low-risk assets.

Typical Investments in an Ethical Cautious Plan

This is an example of the typical investments you might see in an Ethical Cautious Plan.

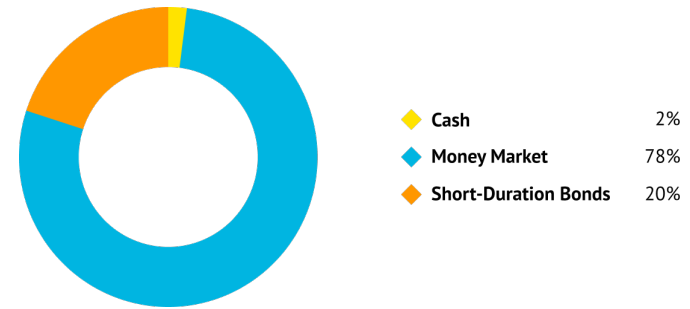
| Investment | ISIN | % of Plan |
|---|--------------|-----------|
| Cash | Cash | 2% |
| Royal London Money Market Bonds | GB00B88XYQ86 | 20% |
| abrdn Money Market Bonds | GB00B1C42332 | 20% |
| BlackRock Money Market Bonds | IE00BFZD2350 | 19% |
| Royal London Short Duration Bonds | GB00BMNR1H58 | 19% |
| M&G Short Duration Corporate Bonds | GB00BMWSRZ99 | 10% |
| Royal London Short Duration Corporate Bonds | GB00BJ4KW917 | 10% |

Any Funds prefixed with an IE or LU ISIN reference are based overseas and are not subject to UK sustainable investment labelling and disclosure requirements. For more information please see: <https://www.fca.org.uk/consumers/identifying-sustainable-investments>.

CAUTIOUS ETHICAL PLAN FACTSHEET

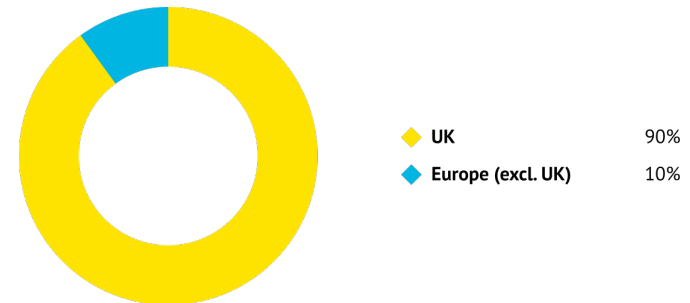
Investment Mix

This is a typical example of the mix of investments in an Ethical Cautious Plan.



Regional Mix

This is a typical example of investments by region in an Ethical Cautious Plan.



The Investment Team at Wealthify review and adjust the investment and regional mix on an ongoing basis to try to optimise the performance of our Plans.